

Impact of Flagship Programme PMAYG on Rural Life

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Abstract

People have many needs in which one of the basic need is security that is to feel free economic threat and physical harm. People need protection of their lives at priority. Housing is the key input in economic, social and civic development. India has a huge number of people who live in distress and have no access to clothing, sufficient food, clean environment, better housing etc. It has been found that 1.77 million in India are homeless which accounts 0.15% of the country's total population. The government of India has taken an initiative to introduce the centrally sponsored schemes for the betterment of the people and to make their lives a worth living. Among the CSS the Pradhan Mantri Awas Yojana Gramin (PMAYG) is one of the flagship programme which aims to provide the basic housing facilities to the poor and needy people. This scheme has been launched to achieve the socio-economic development goals for which government is striving hard. Housing is a matter of course for those who have never been inside the house. Housing is the basic necessities of human kind. In this study an attempt has been made to examine the socio-economic impact of this flagship programme on the life of rural people. The study has been conducted in the state of Madhya Pradesh to examine its impact on various variables like standard of living, benefits derived, awareness etc., it was found that this scheme has considerable impact on rural people as through this scheme people have taken a sigh of relief since government has helped them in constructing the houses. The programme has a great potential to rejuvenate the lives of the poor people but needs proper authority, responsibility, accountability and coordination.

Key Words: PMAYG; Government; Awareness; Standard of Living; Benefits, Implementation.

Introduction:

Humans have many needs; one of the basic needs is the housing. In India majority of the population don't have the houses. Providing houses to the needy has a plentiful influence on their physical and mental health. Housing is the basic need of every individual, when fulfilled, feel a sense of opportunity for livelihood and for improving living standards. Majority of the population of the India is poor and are homeless. They are not in a position to construct the houses for them as they don't have even two times of food to eat. Hence, government came with a flagship programme to provide the houses to the destitute people in the rural zones mainly to BPL. The basic purpose of Pradhan Mantri Awas Yojana Gramim (PMAYG: Housing for All) is to help in constructing the houses to the members of Scheduled castes, tribes, freed bonded labours. There is a proper funding pattern in the scheme to retain clearness in all dealings irrespective of discrimination. The target groups in the scheme are mainly BPL who lives in rural areas. Each elementary unit of the administrations are actively involved in the implementation like Gram Sabhas, village Panchayats, Zila Panchayats etc.

Construction of house under this scheme is the lone obligation of the beneficiary itself. As it permits recipients to take part and involve themselves in the construction of their own home. Contractors are kept away to get involved in this scheme. In addition to house there is also facility of constructing latrines and smoke less Chullah. For latrine purpose, beneficiary can avail the financial assistance through Total Sanitation Campaign. This scheme is implemented by the MoRD and has origin in two wage employment programmes, the National Rural Employment Programme and the Rural Landless Employment Guarantee Programme. In year 1996 the scheme was made an independent scheme under MoRD^[1].

The funding pattern structure is shown in the form of a table which is given below:

Table 1

Schedule for PMAYG

| S.No. | Item | Unit Cost | Central & State Share |
|-------|--|----------------------------|---|
| 1. | Construction of new house Plain areas Hilly States & difficult areas | Rs.1,20,000 Rs.1.30,000 | 90:10 for North east and Sikkim 100:0 for Union territories 75:25 in other states |
| 2. | Upgradation of dilapidated Kutcha house | Rs.15,000 | Same as 1 |
| 3. | House sites for eligible landless | Rs.20,000 | 100:0 for Union territories 50:50 for other states |
| 4. | Administrative expenses | 4% of funds released | Same as 1 |

Source: Ministry of Rural Development, Government of India ^[2]

Literature Review on PMAYG:

Raj (1996) has emphasized that the higher priority and essential facilities should be extended under PMAYG scheme. He suggested that there should be an involvement of the NGO's in the scheme to make it beneficial. He examined the state Kerala and found that tremendous progress has taken place in the state. This progress has mainly taken place through the NGO like Laurie Baker.^[3] **Bain et al., (1996)** discussed the various dimensions of the housing which sustain it. The factors which are associated with the sustainability of housing are its durability, accessibility to work place, security of tenure of land and dwelling units and adequate service facilities to achieve the hygiene and physical comforts. While offering the house under the scheme, these above mentioned factors should be kept in mind.^[4] **Aditya Sen (1996)** attempted to view rural housing from a different view. He gave a somewhat different approach to housing. He says that the housing concept is multidimensional and an integrated approach which comprises health, sanitation, employment etc. To make the shelter a reality, women participation is a prerequisite.^[5] **Viswakarma (1996)** tried to analyse the current housing policy. He mentioned in his study that the government is putting great efforts towards the rural housing policy, but still the problem of rural housing is alarming. He stressed that the strategy should be implemented with the spirit and not only in letters and suggests the role of PRI's to make the scheme participative by involving the rural people at the grass level. The better coordinated approach is required to make it an effective one and to reduce migration and slums.^[6] **George (1996)** strongly requests the transformational strategy for betterment. The stereotyped approach should be given up and a minimum need programme is not enough to eradicate the problems of the poor. Target free approach should be adopted so that humans can take a sigh to some extent. The PRI's should be involved and should be given more stake in the scheme as they are the one who can make it the better one.^[7] **Sushama (1996)** represents that whenever the house is to be built, care should be taken of children and women. A house should be built that will fulfil the basic requirements of healthy living. There is a possibility of improving the condition of the rural women by removing the drudgery in the household work and also stressed that locally available materials should be focussed on.^[8] **Manohar (1996)** stresses on the quality of the housing and says that the current policy is not suitable as low quality houses are being offered under this scheme. This is not the better strategy to overcome the problems of housing and good quality houses should be built. The new strategy with a new coordinated approach should be followed to satisfy the needs of the needy. He also proposed that the houses should be built by the households by themselves in their own way.^[9] **Murthy (1988)** gave a review on the PMAYG and discussed its various dimensions and reached a conclusion that there must be appropriate coordination and concept of the programme before its implementation. He also pointed out that this scheme covers socio-cultural, geo-physical and climatic situation, so should fulfil. The houses should not be built only manually but introduction of technology is also required.^[10] **Mohan (1998)** emphasized on the importance of people's participation in the scheme. He said whenever any house is to be built under this scheme; *Gandhian* principles should be followed like feasibility, austerity, simplicity. Also minimum requirements of the people should be taken into account before embarking on any job. The need is to follow the principles not to prattle about them.^[11] **Someshwar (2002)** laid a stress on the funds being provided to recipients in the scheme. He said that the current amount being offered for building a house is inadequate and a house cannot be built by that amount.

People are migrating from rural to urban areas which have made the housing construction delayed. The house which is offered in this scheme consists of a room and a kitchen which is not suitable for a big family in the rural area.^[12] **Hanstad (2002)** pointed out the provision of size of homestead plots in the rural area. In the Karnataka case study, it is stated that small lots of land can be allotted to the poor households which may give them a tremendous benefit. They should get benefit in terms of food, income, status and economic security.^[13] **Selverajan (2004)** reveals the performance of rural housing in the state of Tamil Nadu. If the housing conditions of the rural people are improved, many benefits will reach to them. Better housing encourages economic activities, generates employment and creates base for the healthy living. It is better from the state government side which is offering extra amount of 12000 to make the fire proof roofs. In some places the quality is too low as people are not participating in the programme. There are positive and negative externalities in the construction like social status, trees and plants grown in their house and negative ones are poor quality, using house as cattle shed, renting their houses.^[14] **Desai (2005)** examined that the unit cost of houses of IAY is inadequate. The construction of houses has been delayed because of the beneficiaries' migration to the urban areas for seeking jobs during lean agricultural seasons. The houses prescribed for IAY consist of one living room and a kitchen with a single door, which is very small to a big rural family. He has suggested increasing the size of area of house building.^[15] **Verma (2008)** presents that there are number of households in the rural areas who have not been covered under the scheme. They don't fill the basic requirements for the BPL category. Rural building centre should be launched in every block and district and involvement of NGO's is important for making it effective. To encourage, the use of cost effective, environmental friendly scientifically tested and proven indigenous, modern design, technologies, materials and innovative stream for rural housing is to be set in motion.^[16] **Singh (2008)** studied on Housing for Rural. There is a requirement of involvement of PRIs and NGOs to implement the PMAYG in rural area. More and more loan should be offered by the government to BPL people. The building construction should be of qualitative one. Proper monitoring system should be there for its proper implementation and benefits for which it is set up.^[17] **Sahota (2008)** analysed that there is a requirement for use of nearby available resources for the PMAYG house construction. It is suitable to apply the traditional form of sanitation in lieu of modern approaches in the rural areas.^[18] **Garg (2008)** examined that the people who live in coastal areas are more prone to cyclones as their houses are no of best quality. Hence government should offer the houses which can prevent them from destruction. Cyclone resistant construction should be offered as people are demanding these kinds of house.^[19] **The evaluation report of planning commission (2009)** on Jammu and Kashmir has given important suggestions on PMAYG. It states that more and more funds must be allocated under the scheme as there has been more demand for houses than funds available. It is better to distribute more funds in favour of scheme. It also mentions that there is more political interference in the selection of the beneficiaries, so more transparency should be there in the implementation. It also takes more money to build a house than being allocated for the house due to escalation of cost of raw materials. It recommends that there should be proper guidelines in the scheme.^[20] **Deepa and Subha (2009)** made a study in the Kerala on Sustainable housing and water management. They stated that there was a lack of integration among the following aspects: Socio-Cultural, Technological, economic and environmental factors due to which

scheme has failed to a great extent. There are poor households in the state as there is no proper monitoring, no good materials, improper unawareness and insufficient basic services.^[21] **Jain (2010)** the problems associated with the rural housing can be reduced only when there is proper joint effort among the people, government and institutions. Success can be achieved only when people are involved at the grass root level and to incorporate the slums in the city plan.^[22]

Composition of Rural People in Madhya Pradesh

In case of population it is 5th largest in the country. Looking at the population pattern of Madhya Pradesh we found here number of groups and castes like ethnic groups, classes and communities and refugees from other states. There are 46 recognised scheduled tribes and three of them are identified as “Special Primitive Tribal Groups” in the state^[23].

When we present picture as per HDI index it is at 0.375 which is under the nationwide average. In case of hunger Index reported by Indian State Hunger Index 2008, prepared by International Food Policy Research institute, the malnutrition situation is alarming. The state ranks worst in terms of female foeticides. The states GDP is 4th lowest in the country (*census 2011*).

Some important facts about the state with respect to poverty (World Bank Group, 2016)^[24].

- ❖ Madhya Pradesh stands at highest rank in when we present picture of poverty in India.
- ❖ Poverty reduction has lagged in Madhya Pradesh when compared with the rest of country.
- ❖ 2005 onwards poverty level has shown declining trend.
- ❖ Overall growth rate in Madhya Pradesh is lower than any other state.
- ❖ MP is the low income generating state where the unbalanced share of India’s poor live.
- ❖ In urban areas of Madhya Pradesh consumption inequality has marginally increased.
- ❖ Its consumption inequality is higher than other low income states but below the national average.
- ❖ In Madhya Pradesh Schedule Tribe population is 21.1% of the state population i.e. 15.31mn, out of 72.62mn (census 2011). In MP, 46 recognised tribal people are found, who usually live in abject poverty and don’t have access to basic facilities like housing, infrastructure, employment, education etc ^[25]. These people need socio-economic development as they are most vulnerable. So far only small junk of people have been benefited by the policies and programmes formulated by the centre and state governments.
- ❖ Schedule Castes are found in the Madhya Pradesh in enough figures and its composition is 16% i.e. 11.62mn of the total population (72.62mn)^[26]. The main problems faced by the schedule castes are numerous like economic backwardness, political deprivation, poverty, illiteracy, unawareness and social stigma.
- ❖ In a recent report being revealed the 1/3rd population is Madhya Pradesh is under poverty.^[27].

| Population Census 2011 | Schedule castes | | Schedule tribes | | Minorities | |
|---------------------------|-----------------|----|-----------------|------|------------|---|
| | Total | % | Total | % | total | % |
| 72.62mn | 11.62mn | 16 | 15.31mn | 21.1 | 5.8mn | 8 |

- ❖ Even though, government of India is spending huge amount through Central Sponsored Schemes but at the grass root level nothing seems changed. The present research intends to

know whether this scheme has strengthened rural economy and to what extent the people have derived benefits from such Scheme.

Objectives of the study

The foremost objective of the study is to analyse the PMAYG Scheme and suggests the recommendations for the further improvement of the schemes. The specific objectives of the study are as under.

- i. To assess the extent of benefit derived by rural people from PMAYG in Madhya Pradesh.
- ii. To examine the impact of PMAYG on up-liftment of society in rural areas.
- iii. To explore the impediments in the implementation of PMAYG.
- iv. To make suggestions for strengthening implementation strategies of PMAYG.

Hypothesis of the Study

- i. It is hypothesized that PMAYG has a great impact on socio-economic life of rural people. (better housing, and standard of living)
- ii. It is assumed that rural housing construction by PMAYG is satisfactory.
- iii. It is being supposed that some people have least awareness about rural development schemes.

Methodology

Methodology justifies why we use a unique method in carrying out the research. It answers whether the technique is relevant to the data or not? It helps in understanding the field objectively.

It offers the workings about the plan how to carry it out successfully like a recipe which provides for the necessary ingredients and directions for making a dish^[28]. It is called back of the research proposal. This research is mainly descriptive and exploratory in nature.

Sampling Design

In carrying out the research smoothly; time and energy was kept in view, for that reason Multi-Stage Sampling was adopted based on random sampling in collecting primary data. Firstly, the whole state was divided in to 10 divisions namely: Bhopal Division, Chambal Division, Gwalior Division, Indore Division, Jabalpur Division, Narmapuram Division, Rewa division, Sagar Division, Shahdol Division and Ujjain Division based on geographical locations. From each division one district was selected. These districts were chosen keeping in view their backwardness. Further, a particular block was selected from each selected district on the basis of backwardness. Lastly, 4 villages from each block were selected. The sample was distributed in each village proportionately i.e.10.

A sample of 400 respondents has been taken for the research purpose. Primary Information was obtained from sampled respondents of rural households located in different blocks. Self-administrated questionnaires were filled with the willingness of participants in the study, in the respective villages and respondents were assured of the confidentiality of their personal information.

Data Collection

The study is descriptive in nature and the data is collected from primary data with the help of The primary data has been obtained with the help of questionnaire which has been subjected to Factor Analysis, Chi Square and Regression Analysis to examine impact of PMAYG on life of people.

Primary data has also been utilised in order to know the provisions made in terms of houses in favour of people and benefits derived from the scheme. The parameters used in this scheme are **Awareness, Benefits and Implementation**. Awareness has been taken as an independent factor.

Scope of the study

The study covers the socio-economic impact of PMAYG on rural development. For the descriptive analysis the primary data has been collected from the 10 blocks through questionnaire to analyse the impact. 400 samples were collected for the study from the 40 villages.

Sampling Technique

Sampling technique used in the present research work is Multi Stage simple Random Sampling based on the accessibility and proximity of the samples.

Tools and Techniques

The data collected from the different sources has been classified and tabulated for the convenience purpose in compliance with analysis requirement. For primary data purpose, questionnaire was prepared to collect information from the respondents. The collected data was analysed by statistical tools. Following statistical tools were utilised in the study.

1. **Descriptive Statistics:** It is an important tool in the research as it ensures that data has been presented in objective and meaningful manner. It allows simple interpretation of the data. It reflects whole information about the variables which we use in analysis.
2. **Chi Square Test:** Chi Square test is an important tool and mostly used in the research as it doesn't look for rigid assumptions about the population. This is mainly applied as a non-parametric test where we require only degrees of freedom. This is also understood as test of goodness of fit and test of independence. As a test of goodness it helps us to know how the observed suits the assumed data. As a test of significance it ensures whether 2 attributes are linked or not. In chi square test we group the expected and actual in the same manner.
3. **Factor Analysis:** This analysis is used to reduce the large variables in fewer factors and helps in extracting maximum common variance from among all variables. After that they are put into a common score. It depicts that linear relationship should prevail and no multicollinearity issue should be there. It takes relevant variables into analysis. It describes the variability among the variables
4. **Correlation Analysis:** This analysis is being used to determine level of linkage between the variables and the value may range from -1 to +1 which represents negative and positive correlation between the variables and 0 represents no relation.

5. **Regression Analysis:** It is an important statistical tool for finding the relationship among the variables. It includes many techniques for modelling and analysing several variables, when the focus is on the relationship between a dependent variable and the independent variables (predictors). It helps to understand how the dependent variable (criterion) changes when the change occurs in independent variable.

Analysis of PMAYG scheme

This part of the paper comprise the analysis part. This study is descriptive in nature in which primary data was collected from the respondents in the form of questionnaire. 400 samples were taken for the study purpose and data collected through the questionnaire was exposed to various statistical tools like factor Analysis, Regression, Chi-square, and ANOVA etc. in order to verify or contradict the hypothesis. The various tests were applied to check the reliability and adequacy of the data and impact significance like Cronbach Alpha, KMO test, Bartlett test etc. The data has been presented in a comprehensive and easy way. The SPSS tool has been used for the analysis purpose.

The foremost step in the survey was to collect the general information about the respondents i.e. Demographic Profile. The various parameters used are elaborated as under:

Demographic Profile of the respondents:

Demographic profile of the people was taken for conducting the survey smoothly. The various characteristics which were followed are age, occupation, gender, family members, education and villages.

PMAYG: Description of Analysis: Descriptive Statistics was the first step to be carried out to know the variance in the individual items along with Mean. The Second step in the analysis was to check the reliability (internal consistency), whether the scale measures the value consistently when applied several times. The **Reliability test** was carried out with the help of **Chronbach Alpha**. In case of factor analysis **KMO test** and **Bartlett test** have been applied to check adequacy of the data.

Descriptive Statistics are used to explain the characteristics of the sample (data). It gives the brief description about the sample (Quantitative). It provides for the observations being made. It tells about the data i.e. what is going on in data.

Regression: It is a tool in the statistics that helps in establishing relationship between the variables. It tries to explain the influence of independent variable on the dependent variable. It measures the association between the variables. It explains to what extent dependent variable vary with the independent. It shows cause and effect relation. Following table 5.25 deals with the regression.

Table 2
Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .442 ^a | .195 | .191 | .73655 | .195 | 48.126 | 2 | 397 | .000 | .590 |

a. Predictors: (Constant), cumawareness

b. Dependent Variable: cumbenefits, cumresponsibility,

Regression typically contains 4 tables, but summary of tables will be displayed here. The 2nd table offers the information about the regression lines capability of justification for the total variation in the dependent variable. It tells about dependent variables total variation which is measured by its variance. If the line is not horizontal (i.e. b coefficient is different from 0), then total variance is accounted for by the regression line. Variance here is measured as the sum of the squared differences between the respondents predicted dependent variable values and overall mean divided by the number of respondents, this share varies between 0&1 and is represented by R². Here in this table it means that 19.1 % of the total variance has been explained. The R value reflects the correlation which is 0.442, which indicates the high degree of correlation. Same information is also presented on the graph.

Regression Coefficient: Coefficient shows the rate of change in the dependent variable as a result of changes in the independent variable. This is a slope of a linear regression line. It gives important information to foresee benefits from the Scheme i.e. awareness and determines whether awareness adds statistically or not and is presented in the table 3.

Table 3
Coefficients

| | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Collinearity Statistics | |
|-------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | 2.488 | .136 | | 18.321 | .000 | | |
| cumawareness | .285 | .048 | .323 | 5.986 | .000 | .696 | 1.436 |
| cumresponsibility | .107 | .034 | .172 | 3.189 | .002 | .696 | 1.436 |

Dependent Variable: cumbenefits

The above table reveals that there is a significant relationship between awareness and benefits in case of PMAYG. The t value is more than 1.96 and the Beta value is also positive. It can be said that if the people get more and more awareness about the said scheme they can avail more and more benefits. We have also standard error which is standard deviation of the sampling

distribution of the estimate of the coefficient and t value is the value of the t- statistic for checking whether the equivalent regression coefficient is different from 0. It can be noted that higher betas are linked with the larger t- values and lower p- values. T and sig. are the statistics which are used in examining whether a given coefficient is significantly different from zero. Using an alpha of 0.05

ANOVA: Presents how well the regression equation fits the data (i.e. predicts the dependent variable). It specifies the regression model statistically and significantly predicts the outcome variable (i.e. it is a good fit for the data). Information is presented in the table 4.

Table 4

ANOVA^b

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---------------|----------------|-----|-------------|--------|-------------------|
| 1. Regression | 52.216 | 2 | 26.108 | 48.126 | .000 ^a |
| Residual | 215.372 | 397 | .542 | | |
| Total | 267.589 | 399 | | | |

a. Predictors: (Constant), cumresponsibility, cumawareness

b. Dependent Variable: cumbenefits

Here the sig. value is 0.000 which is less than 0.05 and in regression, Residual and Total Variance is segregated into the variance that could be explained by the independent variables (Model) and the variance that is not described by the independent variables (Error). In case of total variance which is segregated into the variance is clarified by the independent variables (Regression) and variance which is not clarified by the independent variables (Residual). Total variance has N-1 degrees of freedom. F value is the statistic Mean square (Regression) divided by Mean square (Residual). P value is matched with some alpha level in testing the null hypothesis means model coefficients are 0.

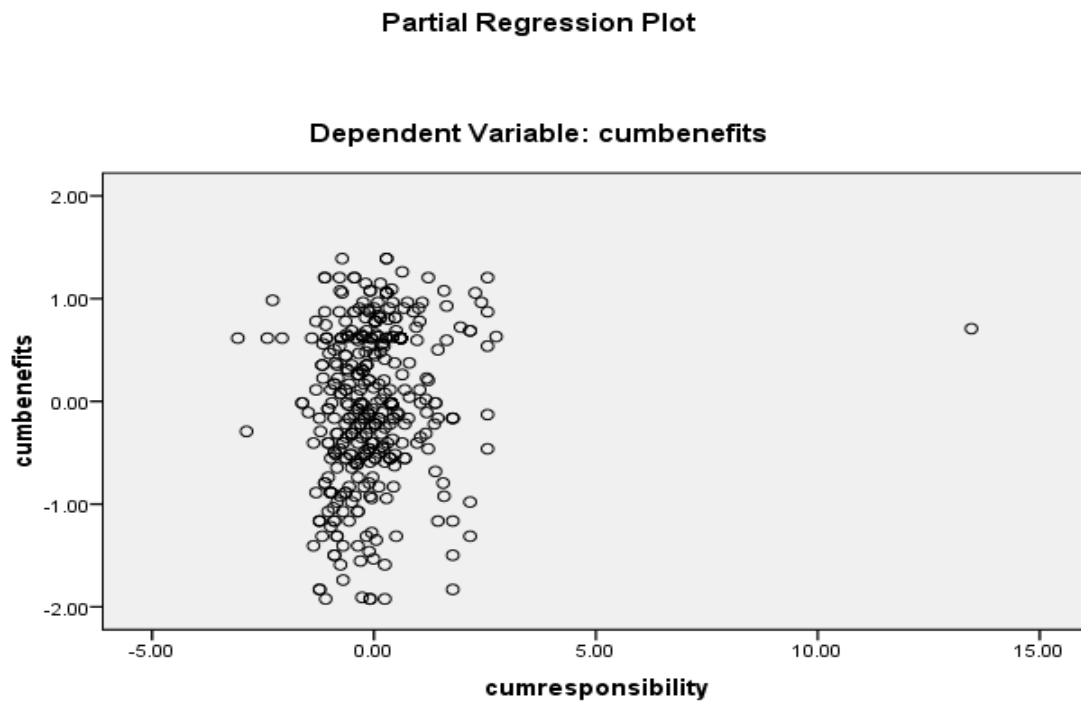


Figure 5.2 Figure presenting regression b/w benefits and responsibility

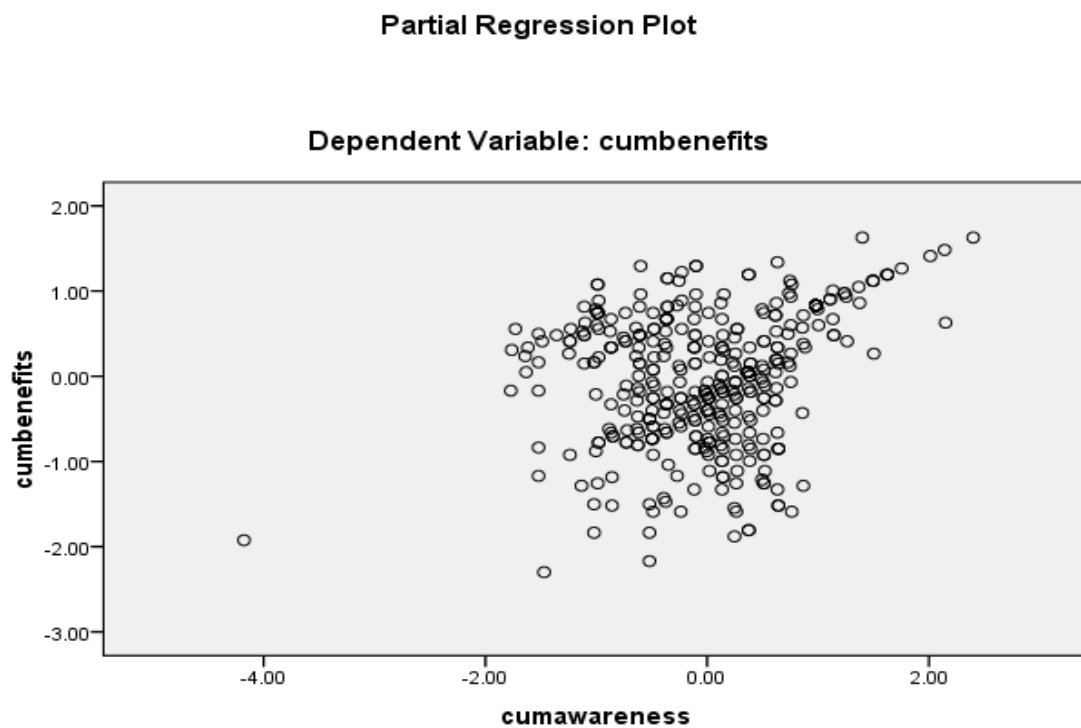


Figure 5.3 Figure representing regression b/w benefits and awareness

Validation of Results

This section endeavours to assess the results drawn from the proposed hypothesis analysed with the help of statistical tools; especially regression analysis. It was to found the socio-economic impact of PMAYG on rural life. For that purpose developmental indicators were used like infrastructure, standard of living, benefits etc. to know its impact. Relation was established between the indicators and scheme. The results have been presented in the separate table for accepting or rejecting proposing hypothesis.

H1: It is hypothesized that PMAYG has a great impact on socio-economic life of rural people (better housing and standard of living).

.Table 5

Association between PMAYG and better housing

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | -.975 | .463 | | 2.104 | .036 | | |
| PMAYG | 1.220 | .165 | .348 | 7.410 | .000 | 1.000 | 1.000 |

Dependent Variable: Betterhousing

Table 6

Association between CSS and Life Standard

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | -1.380 | .415 | | -3.328 | .001 | | |
| PMAYG | 1.892 | .147 | .541 | 12.836 | .000 | 1.000 | 1.000 |

Dependent Variable: lifestandard

Table 7

Results to validate the proposed hypothesis (H1)

| Relation | B-value | t-value | p-value | Decision |
|---------------------------|---------|---------|---------|----------|
| PMAYG->Housing Facilities | 1.22 | 7.41 | .000 | Accepted |
| PMAYG->Life Standard | 1.892 | 12.836 | .000 | Accepted |
| Hence H1 accepted | | | | |

Table 7 portrays the results of various indicators and their association with scheme and was found that PMAYG have positive and significant impact on housing facilities (B = 1.22, t-value 7.41, p-value .000), and Life Standard (B = 1.892, t-value 12.836, p-value .000). Therefore, the results support the proposed hypothesis and the hypothesis H1 is accepted i.e.

PMAYG has a great impact on socio-economic life of rural people (better housing, and standard of living is accepted at 0.05 level of significance i.e. p value should be less than 0.05.

Table 8

Association between PMAYG and Awareness

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | -.790 | .224 | | -3.533 | .000 | | |
| PMAYG | 1.222 | .080 | .610 | 15.369 | .000 | 1.000 | 1.000 |

a. Independent Variable: awareness

Table 9

Results to validate the proposed hypothesis (H3)

| Relation | B-value | t-value | p-value | Decision |
|---|---------|---------|---------|---------------|
| PMAYG and Total Awareness | 1.222 | 15.369 | .000 | Contradictory |
| H3 refuted hence alternative hypothesis accepted | | | | |

In table 9 relationships was established between PMAYG and total awareness which was found to be significant (B-value 1.222, t value 15.369 and p value .000). Hence we reject the hypothesis H3 i.e. it is being supposed that some people have least awareness about rural development schemes, is contradictory to the actual hypothesis.

Findings and Suggestions from data analysis

- It was revealed that PMAYG has an abundant influence on the life of people. People who have been allotted the houses are now at least living a life of comfort. Many people have been offered houses under the scheme. The relationship was established between the awareness with life standard and accountability, the results were significant. Due to the awareness of the scheme people have derived the maximum benefits from the scheme.
- Some issues were raised by the respondents that they are not getting timely completion of the house and the raw materials is usually provided of low quality. Further, need to wait for long time to get the approval of the scheme. Further, every household has not been covered under this scheme who are having dire need of these initiatives.
- Hence, government should try to organise more and more awareness programmes so that more and more people may be benefitted from the scheme. More important under the scheme quality houses should be offered and duly inspection and funds should be ensured. Raw material should be provided of good quality. Timely payments should be made and inspection should be made timely basis. Favouritism should not be there in providing houses. Every household should be covered under the scheme who are having dire need of this scheme. In addition to above coordination and cooperation between government organs and people should go hand in hand.

CONCLUSION

It is hard to think the development of a nation without the development of rural economy, neglecting of rural means neglecting of overall development. The actual progress and prosperity of country lie in the economic betterment of rural people for which government must formulate strong economic policies and better strategies. Every nation wants to boost its resources and initiate growth through developmental programmes and inclusive strategies^[29]. India is the nation, which needs these development programmes more than any other nation, as it has the world's highest poor population. The government has always attempted to satisfy the unmet needs of underprivileged through these schemes and desired better results. India at a very challenging stage has introduced centrally sponsored schemes (CSS), which are well-recognised schemes of the nation. The introduction of CSS was the commencement of the golden period in the lives of poor with an aim to achieve progress and prosperity^[30]. It is a prodigious footstep towards the fulfilment of economic objectives. It is believed that PMAYG has a capability to renovate the lives of rural people. These schemes were established keeping in view the objectives of inclusive growth and to make these reachable to every village so that people could derive economic and social benefits.

The present study focussed on Centrally Sponsored Scheme namely PMAYG. The study concluded that in case of PMAYG; it was observed that PMAYG has a countless influence on the people. The relationship was established between the Awareness, Life standard and the results were positive i.e. Awareness has positive impact on benefits. Due to the awareness of the scheme people have derived the extreme aids from the scheme.

Simultaneously, there are some bottlenecks related to execution of these schemes which need to be addressed and resolved. For that purpose proper authority, liability and answerability should be made compulsory. The officials associated with this initiative should be made realised significance of the advancement and prosperity which could be realized through such schemes. Most important people should be involved whole heartedly and their cooperation should be winning to make them the core elements in the developmental process. The scheme should be used in a judicious way so that it may prove fruitful and prosperous for the life of rural people.

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